

Information to identify the case:

Debtor 1	<u>Patrick Mazza</u>	Social Security number or ITIN	xxx-xx-5305
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number:	20-11209-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Patrick Mazza

6/9/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Patrick Mazza
Debtor

Case No. 20-11209-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 5

Date Rcvd: Jun 09, 2023

Form ID: 3180W

Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2023:

Recip ID	Recipient Name and Address
db	#+ Patrick Mazza, 58 Maremanna Drive, Manalapan, NJ 07726-6038
cr	+ QUICKEN LOANS INC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518783823	+ Goldman Sachs Bank USA, c/o John D. Sadler, 1909 K Street NW, 12th Floor, Washington DC 20006-1152

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 09 2023 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 09 2023 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518677349	+ EDI: RMSC.COM	Jun 10 2023 00:52:00	Amazon Store Card, Synchrony Bank, P.O. Box 965015, Orlando, FL 32896-5015
518677350	+ Email/PDF: bncnotices@becket-lee.com	Jun 09 2023 21:22:59	American Express, 200 Vesey Street, New York, NY 10285-0002
518709181	+ Email/Text: bkfilings@zwickerpc.com	Jun 09 2023 21:04:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
518677351	EDI: BANKAMER.COM	Jun 10 2023 00:52:00	Bank of America, P.O. Box 982234, El Paso, TX 79998
518677348	EDI: BANKAMER.COM	Jun 10 2023 00:52:00	AAA Financial Services, Bank of America, P.O. Box 15019, Wilmington, DE 19886
518766108	+ EDI: BANKAMER2.COM	Jun 10 2023 00:52:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518677352	EDI: TSYS2	Jun 10 2023 00:52:00	Barclaycard, P.O. Box 13337, Philadelphia, PA 19101-3337
518677354	+ EDI: CITICORP.COM	Jun 10 2023 00:52:00	Best Buy Credit Services, Citibank, P.O. Box 790441, Saint Louis, MO 63179-0441
518677355	+ EDI: CAPITALONE.COM	Jun 10 2023 00:52:00	Capital One, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
518746659	+ EDI: AIS.COM	Jun 10 2023 00:52:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518734199	Email/PDF: bncnotices@becket-lee.com	Jun 09 2023 21:22:44	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518677356	+ EDI: RMSC.COM		

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		Jun 10 2023 00:52:00	CareCredit/Synchrony, Bankruptcy Dept, P.O. Box 965081, Orlando, FL 32896-0001
518677358	+ EDI: CITICORP.COM	Jun 10 2023 00:52:00	Citibank, P.O. Box 6004, Sioux Falls, SD 57117-6004
518771403	EDI: CITICORP.COM	Jun 10 2023 00:52:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518677359	+ EDI: CITICORP.COM	Jun 10 2023 00:52:00	Citibank/Expedia, P.O. Box 6004, Sioux Falls, SD 57117-6004
518677360	+ EDI: WFNNB.COM	Jun 10 2023 00:52:00	Comenity Bank/Arhaus, Bankruptcy Department, P.O. Box 183043, Columbus, OH 43218-3043
518677361	+ EDI: WFNNB.COM	Jun 10 2023 00:52:00	Comenity Bank/Westgate Resorts, Bankruptcy Department, P.O. Box 183043, Columbus, OH 43218-3043
518677362	+ EDI: CITICORP.COM	Jun 10 2023 00:52:00	Costco/Citibank, P.O. Box 790046, Saint Louis, MO 63179-0046
518677363	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 09 2023 21:10:10	Credit One, P.O. Box 98873, Las Vegas, NV 89193-8873
518677364	EDI: DISCOVER.COM	Jun 10 2023 00:52:00	Discover, P.O. Box 30943, Salt Lake City, UT 84130
518677375	+ EDI: CITICORP.COM	Jun 10 2023 00:52:00	Macy's Credit Card, P.O. Box 8061, Mason, OH 45040
518793377	EDI: Q3G.COM	Jun 10 2023 00:52:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518686315	EDI: DISCOVER.COM	Jun 10 2023 00:52:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518677365	+ EDI: RMSC.COM	Jun 10 2023 00:52:00	Ethan Allen/Synchrony Bank, Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
518677366	Email/Text: collecadminbankruptcy@fnni.com	Jun 09 2023 21:03:00	First National Bank Omaha, P.O. Box 2557, Omaha, NE 68103-2557
518756597	Email/Text: collecadminbankruptcy@fnni.com	Jun 09 2023 21:03:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3129, Omaha, NE 68197
518677367	+ EDI: RMSC.COM	Jun 10 2023 00:52:00	Gap, Synchrony Bank, P.O. Box 965004, Orlando, FL 32896-5004
518677369	+ EDI: HFC.COM	Jun 10 2023 00:52:00	HSBC, PO Box 81622, Salinas, CA 93912-1622
518793863	^ MEBN	Jun 09 2023 21:01:58	HSBC Bank USA, N.A., 2929 Walden Ave C17, Attn:Business Services, Depew, NY 14043-2690
518677368	EDI: RMSC.COM	Jun 10 2023 00:52:00	Home Depot, 2455 Paces Ferry Rd NW, Atlanta, GA 30339
518704536	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jun 09 2023 21:04:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
518677370	+ EDI: RMSC.COM	Jun 10 2023 00:52:00	JC Penney, Synchrony Bank, P.O. Box 965036, Orlando, FL 32896-5036
518677357	EDI: JPMORGANCHASE	Jun 10 2023 00:52:00	Chase Bank/Bankruptcy, Attn. Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
518677379	EDI: JPMORGANCHASE	Jun 10 2023 00:52:00	Pier 1 Imports, Comenity Bank, P.O. Box 15298, Wilmington, DE 19850
518720121	+ Email/Text: RASEBN@raslg.com	Jun 09 2023 21:03:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

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518677371	^	MEBN	Jun 09 2023 21:01:03	KIA Motor Finance, P.O. Box 20835, Fountain Valley, CA 92728-0835
518677372	+	Email/Text: PBNCNotifications@perituservices.com	Jun 09 2023 21:03:00	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
519927683	+	Email/PDF: resurgentbknotifications@resurgent.com	Jun 09 2023 21:12:07	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519927684	+	Email/PDF: resurgentbknotifications@resurgent.com	Jun 09 2023 21:11:17	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518746655		Email/PDF: resurgentbknotifications@resurgent.com	Jun 09 2023 21:12:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518677374	+	EDI: RMSC.COM	Jun 10 2023 00:52:00	Lord & Taylor, Bankruptcy Dept, P.O. Box 103104, Roswell, GA 30076-9104
518677373		Email/Text: ml-ebn@missionlane.com	Jun 09 2023 21:03:00	Lendup Card Services, P.O. Box 4517, Carol Stream, IL 60197
518677377		Email/Text: ml-ebn@missionlane.com	Jun 09 2023 21:03:00	Mission Lane, Customer Service, P.O. Box 31535, Tampa, FL 33631
518677376	+	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jun 09 2023 21:03:00	Marcus/Goldman Sachs, P.O. Box 45400, Salt Lake City, UT 84145-0400
518677378	+	EDI: RMSC.COM	Jun 10 2023 00:52:00	PC Richard & Son, Synchrony Bank, P.O. Box 965061, Orlando, FL 32896-5061
518677380		Email/Text: Bankruptcy.Notices@pnc.com	Jun 09 2023 21:03:00	PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
518768980		Email/Text: Bankruptcy.Notices@pnc.com	Jun 09 2023 21:03:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
518677353		Email/Text: Bankruptcy.Notices@pnc.com	Jun 09 2023 21:03:00	BBVA USA, P.O. Box 830696, Birmingham, AL 35283
518794739		EDI: PRA.COM	Jun 10 2023 00:52:00	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
518794792		EDI: PRA.COM	Jun 10 2023 00:52:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
518751010		EDI: PRA.COM	Jun 10 2023 00:52:00	Portfolio Recovery Associates, LLC, c/o LORD & TAYLOR, POB 41067, Norfolk, VA 23541
518779263		EDI: PRA.COM	Jun 10 2023 00:52:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
518677381	+	Email/Text: bknotices@providentnj.com	Jun 09 2023 21:04:00	Provident Bank, 100 Wood Avenue South, Iselin, NJ 08830-2727
518728451	+	Email/Text: bankruptcyteam@quickenloans.com	Jun 09 2023 21:04:00	QUICKEN LOANS INC., QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
518782868		EDI: Q3G.COM	Jun 10 2023 00:52:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518769728		EDI: Q3G.COM	Jun 10 2023 00:52:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
518769472		EDI: Q3G.COM	Jun 10 2023 00:52:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
518677382	+	Email/Text: bankruptcyteam@quickenloans.com	Jun 09 2023 21:04:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
518677383	+	EDI: WFFC.COM	Jun 10 2023 00:52:00	Raymour & Flanigan, c/o Wells Fargo Bank, P.O. Box 10475, Des Moines, IA 50306-0475

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518677384	+ EDI: RMSC.COM	Jun 10 2023 00:52:00	Sam's Club, Synchrony Bank, P.O. Box 965005, Orlando, FL 32896-5005
518677385	+ Email/Text: DeftBkr@santander.us	Jun 09 2023 21:04:00	Santander Bank, P.O. Box 841002, Boston, MA 02284-1002
518794803	+ EDI: RMSC.COM	Jun 10 2023 00:52:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518678676	+ EDI: RMSC.COM	Jun 10 2023 00:52:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518677386	+ EDI: RMSC.COM	Jun 10 2023 00:52:00	Synchrony Bank, Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
518738388	+ Email/Text: bncmail@w-legal.com	Jun 09 2023 21:04:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518720236	+ EDI: CBSTDR	Jun 10 2023 00:52:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518677388	+ EDI: RMSC.COM	Jun 10 2023 00:52:00	TJX Companies, Synchrony Bank, P.O. Box 965005, Orlando, FL 32896-5005
518677387	+ EDI: WTRRN BANK.COM	Jun 10 2023 00:52:00	Target, Bankruptcy Dept, P.O. Box 1327, Minneapolis, MN 55440-1327
518773844	+ EDI: AIS.COM	Jun 10 2023 00:52:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518677389	+ EDI: RMSC.COM	Jun 10 2023 00:52:00	Walmart, Synchrony Bank, P.O. Box 965024, Orlando, FL 32896-5024
518677390	+ EDI: WFNNB.COM	Jun 10 2023 00:52:00	Wayfair, Comenity Bank, Bankruptcy Department, P.O. Box 182273, Columbus, OH 43218-2273

TOTAL: 73

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	

District/off: 0312-3

User: admin

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docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor QUICKEN LOANS INC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Steven J. Abelson

on behalf of Debtor Patrick Mazza sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4